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June 2, 2005

**MAIL STOP PCT**  
Commissioner for Patents  
P.O. BOX 1450  
Alexandria, VA 22313-1450

PCT/PCT/IL2003/001022  
-filed December 3, 2003

Re: Application of Shay ZAFRIR  
SYSTEM AND METHOD FOR FINANCING COMMERCIAL  
TRANSACTIONS  
Assignee: EFFICIENT FINANCE LTD.  
Our Ref: Q88277

Dear Sir:

The following are submitted herewith in connection with the above application for the purpose of entering the National stage under 35 U.S.C. § 371 and in accordance with the Patent Cooperation Treaty:

- This is a FIRST submission of items concerning a filing under 35 U.S.C. § 371.
- This is an express request to begin national examination procedures (35 U.S.C. § 371(f)).
- A copy of the International Application as filed has been communicated by the International Bureau. Copies of the International Application, the International Search Report and cited references, the International Preliminary Examination Report, and any Articles 19 and 34 amendments as required by §371(c) have been supplied directly by the International Bureau, but a copy is enclosed for the convenience of the UPSTO.
- The International Application and all other papers were filed in the English language.
- The executed Declaration and Power of Attorney are not enclosed but will be submitted at a later date.
- Applicants claim benefit of small entity status in accordance with 37 C.F.R. § 1.27.
- A PTO/SB/08 A&B (modified) listing any ISR/IPER references is enclosed.

The Government filing fee is calculated as follows (**Small Entity fees apply**):

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SUGHRUE MION, PLLC

COMMISSIONER FOR PATENTS  
ATTORNEY DOCKET NO. Q88277  
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Total claims	<u>53</u>	-	20	=	<u>33</u>	x	\$25.00	=	<u>\$825.00</u>
Independent claims	<u>5</u>	-	3	=	<u>2</u>	x	\$100.00	=	<u>\$200.00</u>
Base Fee									<u>\$150.00</u>
Search Fee*									<u>\$50.00</u>
Examination Fee*									<u>\$100.00</u>
<b><u>TOTAL FEE</u></b>									<u>\$1325.00</u>

\* The international search fee for all claims was paid to the USPTO, as the ISA, and the ISR is being submitted herewith.

The USPTO is directed and authorized to charge the statutory filing fee of \$1325.00 and all required fees, except for the Issue Fee and the Publication Fee, to Deposit Account No. 19-4880. Please also credit any overpayments to said Deposit Account. A duplicate copy of this transmittal letter is attached.

Priority is claimed from:

<u>Country</u>	<u>Application No</u>	<u>Filing Date</u>
Israel	153275	December 4, 2002

Respectfully submitted,

Kelly G. Hyndman  
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WASHINGTON OFFICE

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Date: June 2, 2005